24

25

26

1

2

3

4

5

6 7

8

9

10 11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

## **CONCLUSIONS OF LAW**

- The Director has jurisdiction over this matter. 1.
- Respondent's conduct, as described above, constitutes using fraudulent, 2. coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere, within the meaning of A.R.S.§20-295(A)(8).
- Respondent's conduct, as described above, constitutes intentionally 3. misrepresenting the terms of an actual or proposed insurance contract or application for insurance, within the meaning of A.R.S. § 20-295(A)(5).
- Grounds exist for the Director to suspend, revoke, or refuse to renew 4. Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to A.R.S. §§20-295(A) and (F).

## **ORDER**

IT IS HEREBY ORDERED THAT:

Respondent's license is revoked effective immediately upon entry of this Order.

DATED AND EFFECTIVE this 15th day of August, 2012.

Lemane & March

Acting Director of Insurance

## CONSENT TO ORDER

Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law 1. and Order.

520--877-9120

- Respondent admits the jurisdiction of the Director of Insurance, State of Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing
   Conclusions of Law and Order.
- 3. Respondent is aware of his right to a notice and hearing at which he may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives his right to such notice and hearing and to any court appeals relating to this Consent Order.
- 4. Respondent states that no promise of any kind or nature whatsoever, except as expressly contained in this Consent Order, was made to him to induce him to enter into this Consent Order and that he has entered into this Consent Order voluntarily.
- 5. Respondent acknowledges that the acceptance of this Consent Order by the Director is solely to settle this matter against him and does not preclude any other agency, officer, or subdivision of this state including the Department from instituting civil or criminal proceedings as may be appropriate now or in the future.
- 6. Respondent acknowledges that this Consent Order is an administrative action that the Department will report to the National Association of Insurance Commissioners (NAIC) and that he may have to report this administrative action on any future licensing applications with the Department or any other states' Departments of Insurance.

8/14/12 Date

Robert Michael Flynn, License No. 937072

this 16th day of August , 2012, to:

Robert Michael Flynn 1615 W. Gentle Brook Trail Tucson, AZ 85704

PAGE